

The Mint Master

Utah
Numismatic
Society

July 2019

Volume 67, Issue 7

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Presidents Message

I would like to personally thank Phil Clark in doing the Youth Night. He informed me before the meeting that this was his last one. I also would like to thank all the people that brought friends relatives and youth. If anyone knows someone in the club who would like to be in charge of Youth Night next year, please let me know.

I would like to thank everyone who came to support our sister club The National Utah Token Society on their show and the dealers who helped put it on. I would also like to thank the Antique Bottle Show and everyone who went to support them while they were at the show.

For the July 9 meeting we are having our annual picnic at Sugar House Park the time is at 6:00 pm. We are meeting at the Fabin Area. It is the first pavilion in the park on the left-hand side. We are having Meir's Catering the meat. Members with Surnames from A-M are responsible for bringing a Salad to share with everyone, while members whose surnames are from N-Z are responsible for bringing desserts. Single people are responsible for bringing Potato Chips. The



Board will be providing bottled water. If you would like to have another form of drink, please bring your own. Another thing is everyone is responsible for bringing your own utensils, plates, and tablecloths and napkins. We will be having Larry's snow cones, and the saw dust game for coins for the children.

Thank You for all you guys do to support our Society

Cindy Cagle / President

July's Agenda

- ♦ Greetings
Cindy Cagle
- ♦ Mini Exhibit
None
- ♦ New & Views
Nonw
- ♦ Coin Quiz
TBA
- ♦ Refreshments
UNS Picnic



Commemoratives, Bullion & Coins

Doug Nyholm

Last month I wrote an article entitled 'Modern Rarities' and at the same time ordered a book from eBay at a discounted price also entitled 'Modern Rarities' 1986-2016 2nd edition by Ian Clay. As a coin collector beginning in the early 1960's at which time one could still collect coins from change and dimes, quarters, half dollars, and yes silver dollars were still made of silver and in circulation my opinions may be a bit jaded with modern rarities. The book listed modern rarities and 100% were commemoratives or bullion coins. When I started collecting I purchased the Whitman blue fold out coin books and filled as many holes as I could. These were coins, at least in my opinion. I do understand that times and habits change as our numismatic hobby has also changed and many people collect much differently than they did 50 years ago. Commemoratives were last minted in 1954, I was 2 years old, they didn't resume until 1982 with the Washington half dollar. There were very few people I knew that collected the 'old' commemoratives and I never saw one in change even though they did circulate as money. I did see the occasional Indian Head cent and took rolls of Morgan dollars

to the bank for deposit at face value. With the advent, or should I say, explosion of modern commemoratives with none of them circulating, there have been many collectors growing up collecting each year's issues and sets that they purchased directly from the mint or possibly a few dealers. A whole new group of people collect something different for the current generation. This brings us to one topic as mentioned in the title of this article 'Commemoratives.' Yes modern commemoratives are definitely coins, but are they money?



As per Webster's dictionary, the definition of a Coin is –

- A usually flat piece of metal issued by governmental authority as money
- Metal money
- Something resembling a coin especially in shape

Or a typical internet definition as follows –

- A flat, typically round piece of metal with an official stamp, used as money





Are modern commemorative coins really true coins or better yet money? Yes, they are a flat piece of metal, they are issued by the government, they have an official stamp, they resemble a coin in shape and they carry a face value. But, are they really money? Have you ever spent one for the purchase of anything, or accepted one for goods or services that you supplied? Oh, you may have traded one or more to a coin dealer in exchange for other items but is this commerce or spending them as money? So, by the technical definition for a coin I guess the plethora of modern commemoratives do fit the definition of a coin but there is definitely a difference between these and money. Regarding collectability and rarity, they can be considered as art and their collectability is in the eye of the beholder. Some will appreciate their beauty along with either the event or political reason for their issuance while some will not. There are several issues which definitely have a small mintage but the true value of these rarities may not always be associated with either the demand for them or their market price. This realistically is not unique to modern commemoratives as some regular issue

coins suffer from the same dilemma. For instance if the Jackie Robinson \$5 gold commemorative of 1997-W with a mintage of just 5,170 were translated to a Lincoln cent with the same mintage most collectors could not afford it. For a reverse scenario, the 1876 Philadelphia mint 20-cent coin with a mintage of 14,750, which can be purchased for a few hundred dollars, were translated to a Lincoln cent with a similar mintage its price, would be astronomical, yes there are a few exceptions! Therefore, with modern commemoratives, which are collected, but they are definitely not subject to the same rules as older circulating coinage. Regarding the factors of supply and demand, or how many collectors desire them are what affect their value. Many of these commemoratives sell for little more than their purchase price, sometimes less, than their government issue price so if you like them it is best that you do your homework and be an informed collector. The same goes also with modern proof sets, which could be the subject of another article. These modern mint is-



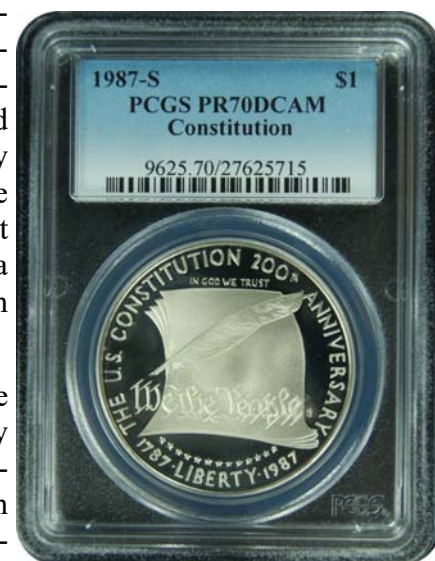
sued products can be considered a great marketing plan by the government but as for investment, most offer little long-term incentive.



The next item to be covered is bullion. If you want a 10-ounce or Kilo ingot of gold or silver great. That is definitely an investment as you are paying for metal. What about bullion in coin form, are they used as money? Does a one-ounce gold American Eagle with a face value of \$50 look like a coin? It does have a legal face value of \$50 and theoretically if you wanted you possibly could spend it at the supermarket for your groceries. I doubt that most cashiers would accept the coin for the transaction, which shows just how ignorant some people are. I recently attempted to pay for my Big Mac meal at McDonalds with half dollars and was looked at like a crazy person and the clerk had to get the manager to approve them. If you want me to buy your groceries with \$50 gold American Eagles, please give me several of them and I will come back with everything on your grocery list plus change. Now are U.S., or for that matter any other country's gold and silver bullion coins collectable? Do I know anyone who has a complete date and mint set of \$50 gold American Eagles, no. Do I know anyone who has a complete date and mint set of Silver American Eagles, yes. Are these coins collectable, of course, it just matters how large your bank account is. We haven't even talked about certification yet. What about that set of silver eagles in PCGS MS or PF 69? Then there is the set in 70! 69 graded bullion usually sells fairly close to melt or current market value plus the percentage generally attached but when you go to 70 the price definitely rises, sometimes significantly for certain issues. Now how many of you can or could look at 100 of any date and within 5% or even 10% be consistent in separating the 69's from the 70's? As with commemoratives and the marketing to sell them bullion has its own set of circumstances to trick you into thinking what is rare and what isn't, and what is valuable and what isn't. Are the special issues and finishes for gold, silver and even palladium coins which are marketed that have a significant value today always going to be special? What's hot and very desirable today may not be so tomorrow. Or it may jump in value 10 times and make you wish you got on that bandwagon. Kind of like buying Apple or Amazon stock at \$20 a share. Will that palladium Mercury bullion 1 ounce coin soon be worth \$10,000, or not?



Nobody knows what the bottom line is. I had a person once tell me that he absolutely knew what the price of gold was going to do. He was absolutely correct in his answer, he stated that it was going to change. As you can probably tell, I am not a big fan of collecting modern commemoratives, or bullion by date, one day possibly I'll be sorry for that. I am, a big advocate of bullion but only for what the metal is worth.



Coins, on the other hand, and I mean circulating coins, preferably old coins, are what I consider the foundation of our wonderful hobby. Commemoratives and bullion are technically coins and they can definitely form the basis of a great collection but nothing comes close to a nice looking set of Walking Liberty half dollars, Mercury Dimes, Buffalo nickels or even Early Large cents. Whether you collect them by full sets, partial sets, middle grade, high grade, certified or not, I believe in the long run these older circulating coins will give you great satisfaction and a feeling of accomplishment. They generally tend to be more stable in holding their value and have a better chance of increasing in value. No matter what you collect, there is certainly something for everyone, and everyone definitely has different tastes.

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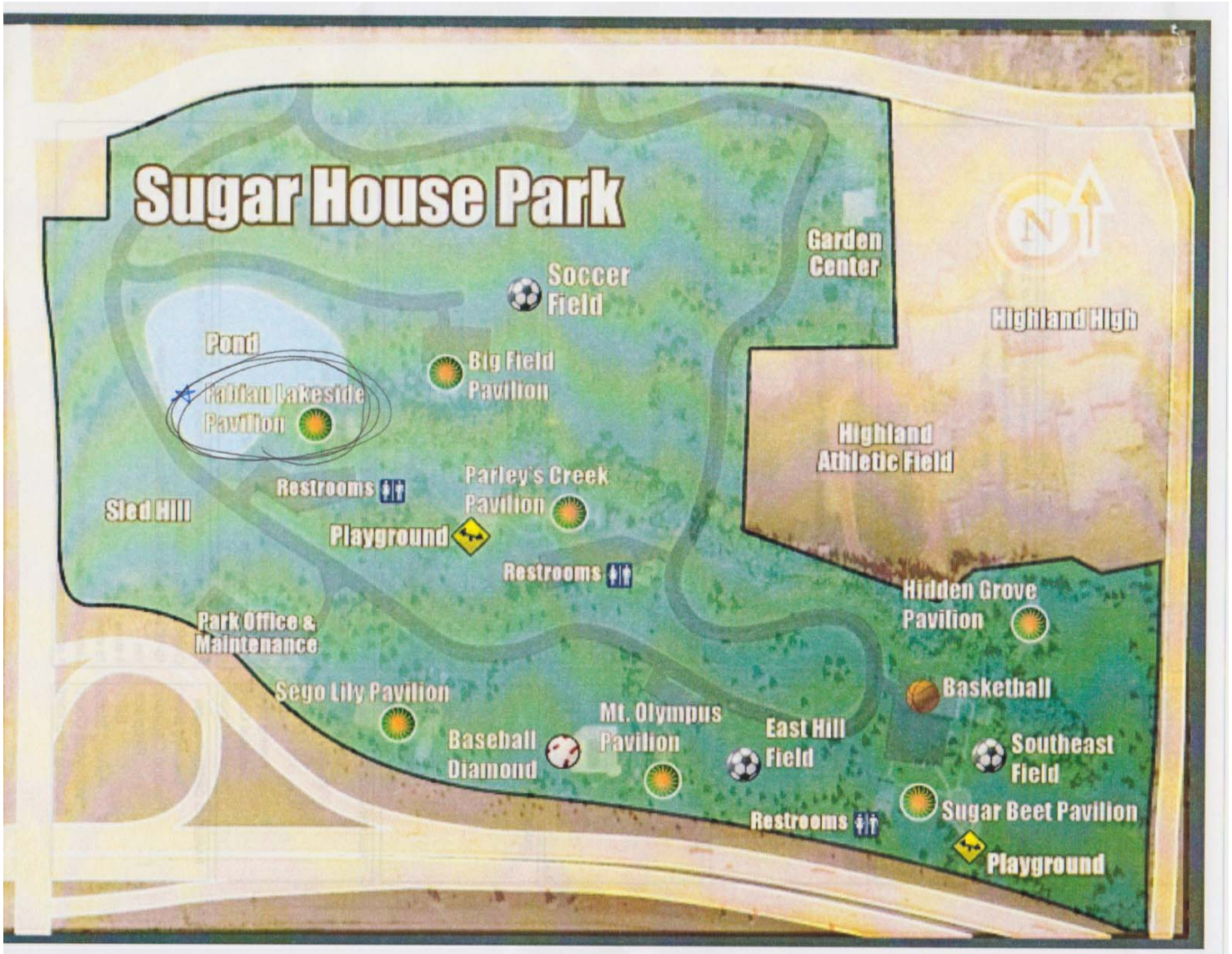
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For the July 9 meeting we are having our annual picnic at Sugar House Park the time is at 6:00 pm. We are meeting at the Fabin Area. It is the first pavilion in the park on the left-hand side.

Additional details in the Presidents Message.

7 MACE AND 2 CADAREENS

1 MACE AND 4.4 CANDAREENS

3 MACE AND 6 CANDAREENS

Doug Nyholm



I was looking thru my library recently and came across a book I purchased several years ago at the Long Beach coin show, “Top Chinese Coins.” It was a coffee table book of some of the rarest and most interesting Chinese coins of the past 150 years. I know very little about Chinese coinage but was fascinated by a number of the coins and while observing them I had more questions arise than answers regarding them. I noticed a number of the coins had Chinese symbols on one side while the other side depicted a very ornate dragon with English writing. The name of the Province was identified along with the terminology “Mace and Candareens.” I had never encountered these coins or terms before and had no idea what Mace or Candareens were. Also, of interest was that the majority of coins were identified as patterns and a number were denominated as “One

Dollar” and “Tael.” All were made of silver. This book depicted the rarest of the rare and most were patterns. In checking on both the internet and my Krause World Coin resource I found several similar designs which did circulate.

Thank heaven for the internet as I soon discovered what Mace and Candareens meant. They are terms of weight and were used to identify the value of the coin.

The Mace is a measurement unit equal to 3.74 grams for precious metals. The Candareen is a subdivision equal to 1/10th Mace. Therefore, a coin indicating “7 Mace and 2 Candareens” can be calculated as follows:

$$7 \text{ Mace} = 3.74 \times 7 = 26.18 \text{ Grams}$$

$$2 \text{ Candareens} = 37 \times 2 = .74 \text{ Grams}$$

$$\text{TOTAL} = 26.92 \text{ Grams}$$

Additional information regarding the term Mace was that it is a traditional Chinese measurement of weight and as stated used as a currency denomination. Therefore, the meaning is more than just weight but also indicated the denomination of the coin. These values are not as exact as one might think. Mace can apply to gold, silver, rice and other substances which is sometimes applied with small variations. It appears to be far from anything exact.

The specific valuation can slightly vary depending upon geographical location.

For China 1 Mace equaled 10 Candareens and a common value used on coins is “7 Mace and 2 Candareens” which is also equal to one silver Chinese yuan. Additionally, 10 Mace is equal to the coin valuation of 1 Tael. While translating these weights and denominations to anything equivalent to U.S. coinage the first denominated as 7 Mace and 2 Candareens indicates about 26.92 grams. A standard U.S. Silver dollar contains about 22 grams of silver. The figures are shown below.

U.S. Silver Dollar weight = 26.73 grams

Silver content weight = .77344 oz

26.73 grams = 0.942 oz

0.942 oz times .77344 (silver weight) = 21.9 grams
of silver

7M2C=26.9 90% Fine (Approx. the same as a U.S. Silver Dollar)

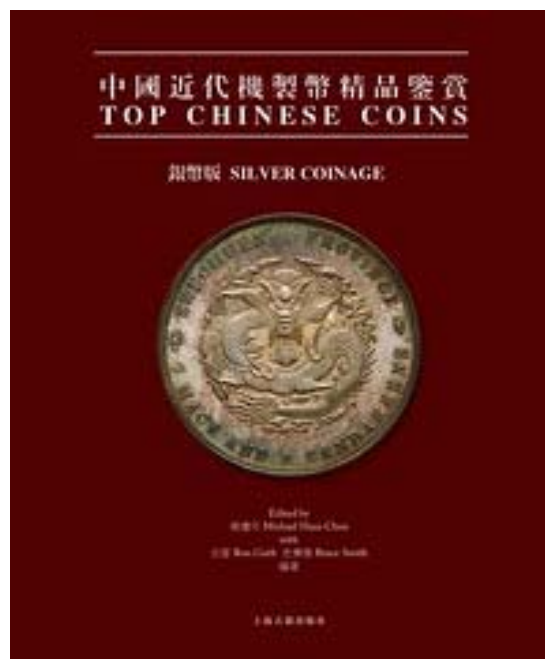
1 Tael = 37.8 Grams for some, others as high as 51.2 grams and .877 fine



The 1 Tael coins are different and how they circulated and are valued is different.

When determining the exact fineness, weight, and even physical size of these coins there are variances with virtually everything. It also depends upon the mint producing the coins that can also have effects on the weight which can vary as much as 2 grams. The fineness can also vary significantly from the apparent standard of .900 fine.





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BOOK REVIEW

“Private Pattern and Related Pieces, INTERNATIONAL NICKEL & GOULD INCORPORATED”

By Roger W. Burdette

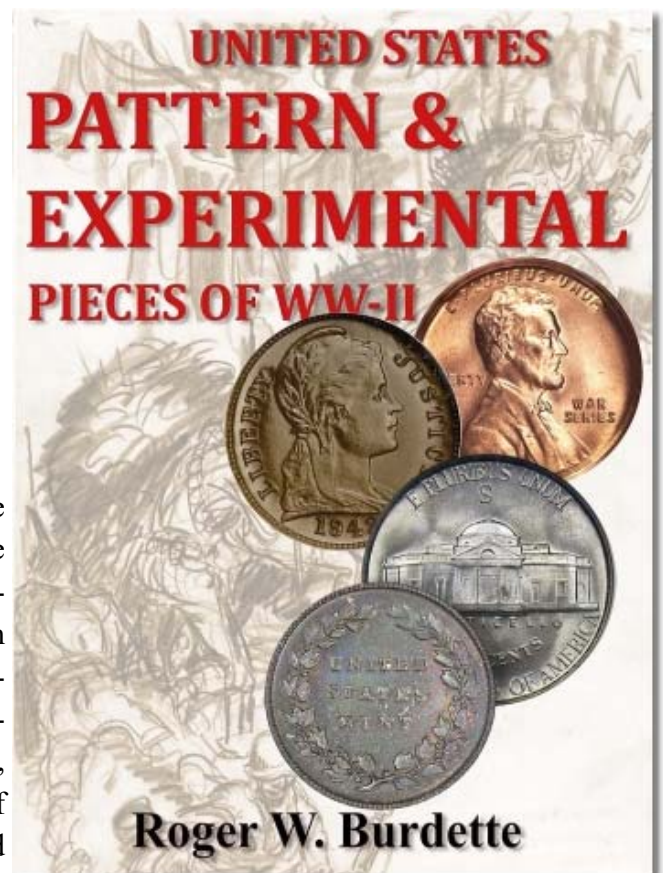
Private Pattern and Related Pieces **INTERNATIONAL NICKEL & GOULD INCORPORATED**



ROGER W. BURDETTE

I just received a very interesting book entitled “Private Pattern and Related Pieces, INTERNATIONAL NICKEL & GOULD INCORPORATED” by Roger W. Burdette. This book covers a number of private pattern coins which were contracted by the U.S. Mint as possible alternatives during the coin shortage and metal transition of the 1963-65 time frame. Also covered are metallurgical patterns of the 1976-78 period.

This is Roger Burdette’s second book on modern patterns, his first, published in 2012 was titled “United States PATTERN & EXPERIMENTAL



Pieces of WWII.” When collectors speak of pattern coinage usually it covers the time period from the beginnings of the mint in 1793 up to the years just after the 20th century began. There are a number of rare patterns beginning with some of the works of Augustus St. Gaudens and also covering the change in our coinage with the proposals for a replacement of the Liberty Head Nickel, Mercury Dime, Standing Liberty Quarter and even the Walking Liberty Half Dollar. These early 20th century patterns are rarely offered for sale and are much less in the spotlight than the profusely

produced patterns of the latter half of the 1800's.

Roger has taken patterns to a who new and interesting discussion beginning with his first book centered around the World War II issues to the many private patterns which were experimented with during the 60's and even the late 70's. In his latest book which is fully illustrated with many of these trials produced by private companies he brings the study of pattern coinage into modern times. He discusses the laminate or clad coinage experiments and techniques even private companies tested. Multiple metals were being tested not only for possible replacement of the 90% silver coinage but even for nickel 5 cent coins. Most of these coins are rarely seen on the numismatic market but they do exist for collectors.

His latest book printed in full color in a 8.5 x 11 format, softcover consists of 243 pages packed with information. I checked my library for other references to these coins and found them listed but with virtually no information about them. First was the Whitman "Red Book" of U.S. Pattern Coins 10th edition printed in 2009 by J. Hewitt Judd MD. This reference is already 10 years old. Second, the book "U.S. Patterns and Related Issues" by Andrew W. Pollock III which was printed in 1994 and is 25 years old.

If patterns of U.S. coinage are of interest to you, especially modern issues either of these books by Roger Burdette could prove to be interesting. It is definitely a subject which has had very little written about and the author has done a magnificent job of acquiring and assembling this data.





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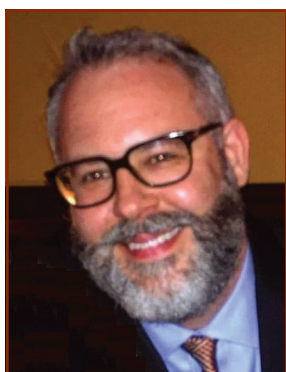
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ELECTRUM

Doug Nyholm

ELECTRUM COINAGE

Have you heard, or are you aware of ancient coinage consisting of electrum? These coins are a very specialized type of coin which are also presumably the first circulating coins in history. First, what is electrum? Electrum is a naturally occurring alloy of gold and silver discovered by people living in the 6th or 7th centuries B.C. Generally, these small pieces of gold were first discovered in streams somewhat like gold nuggets were



during the gold rush or even today in certain parts of the world. The ancient Greeks referred to it as ‘gold’ or ‘white gold’ and its color ranged from almost silvery to yellow gold depending upon the purity of the piece. The content of these first pieces ranged, depending upon what area it was discovered in, from a low of 45% to 90% pure gold. This is also like the gold nuggets offered for sale today that come from California, Alaska, or Australia. Each region has a notable different color of which an expert can, by just looking at the nugget,

be able to with a high degree of accuracy tell you where the nugget originated. Western Anatolia, a region in Turkey was noted for fairly high purity electrum usually from 70-90%, while Lydia, also in Turkey not very far away was known for less pure electrum, usually around 45-55% gold. The areas of Turkey and Greece were the first to use this metal for coinage, beginning in the late 7th century BCE. It should be noted that the electrum metal used for coinage, although beginning in this area was also noted as content in exterior coatings as far back in antiquity as the third millennium BCE in Egypt.



The name 'electrum' is a form of the Greek word 'elektron' that was mentioned in the 'Odyssey' in reference to a metallic substance containing gold and silver. Electrum turned out to be a very good metal for coinage since it was an alloy with both gold and silver, it was much harder and more durable than pure gold. It was also easier to use as very few areas were able to refine native gold, or electrum, into pure form. The lower content of the coins from Lydia indicates that they found that by adding additional silver to the raw electrum is further increased the durability. Once again, they also were able to use less of the scarcer gold metal.

Some of the first usage of electrum as coinage was by the Greeks in Phocaea of which the coins ranged from about 46% gold for the coins issued in Phocaea to 43% for those from Mytilene. At a very early time the issuing authorities discovered how to issue these electrum coins by decreasing the amount of gold in order to debase or cut costs. The earliest Lydian and Greek coins actually found by archeologists consisting of electrum were found under the Temple Of Artemis at Ephesus. These are dated to the last part of the 7th century BCE or about 625-600 BC.



As for the coins themselves, Lydia minted the electrum into coins weighing 4.7 grams each valued at 1/3rd stater. (Stater meant standard) Three of these coins, with a weight of 14.1 grams totaled one stater, which was about a months pay for a soldier. Fractional coins were also minted as noted as a trite (third), hekte (sixth), and even smaller denominations which included 1/24, 1/48, 1/96 of a stater. The 1/96 stater was about 0.14 grams.



As one can imagine there were many problems associated with early electrum coinage. First being that the purity was far from standard and all the various sizes available. It would have been very difficult to determine the exact value even if there were accurate scales to properly weigh these small coins. It wouldn't be until about 576 BC that processes were available to refine and mint pure gold and silver coins. Even with new advancements in coinage the electrum coins remained in circulation until about 350 BC.





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This month's questions are based upon the original U.S. Commemorative Series of coins 1892-1954

1. Which commemorative half dollar was also struck in gold?
A) Columbian B) Pan Pacific
C) Hawaiian D) Lincoln
2. What was the last issued commemorative?
A) Washington/Carver B) Booker T. Washington
C) Norfolk D) George Washington
3. How many series' of gold commemoratives were issued?
A) 3 B) 4
C) 5 D) 6
4. Which commemorative series had the most coins/dates//mints issued?
A) Oregon Trail B) Texas Independence
C) Daniel Boone D) Booker T. Washington
5. There are 5 commemorative half dollars associated with California. Four are Pan-Pac; Calif Jubilee/ Bay Bridge/ Pacific Intl Exposition. What is the fifth?

Fill in the blank _____





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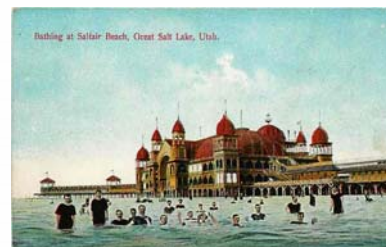
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Dave Blackhurst

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Editors Message

Doug Nyholm

Knowledge

I am always racking my brain to come up with new and interesting things to write about for the Mint Master and in this edition I have definitely left my comfort zone. Two areas out of my expertise in this issue are first, Chinese coins. Until I did research on Mace and Cadareens I had no idea what was being depicted on certain Chinese coins. It actually wasn't difficult to acquire the information thanks to the internet and now I understand a lot more regarding these Chinese coins. What I also found was a vast amount of additional information which could fill volumes about Chinese and other Asian coins. There is plenty out there to learn. Secondly, I have always been intrigued by Electrum coinage. I have never owned one but have seen a number of pieces and was fascinated by the fact that these were, in all reality, the first ever coins created in the world. Some of them are tiny and some have endured to today in outstanding condition. How can a coin over 2500 years old still exist in virtually uncirculated condition? Some of our U.S. coins minted between 150-200 years ago don't come near to any specimens remaining in high grade let alone uncirculated. Anyhow, there is a small article regarding these first coins of the world that may interest some of you. Although, not cheap one can purchase certain examples for under \$1000! I think that is quite amazing for something that old in great condition.

There is just so much to know about everything let alone numismatics. Knowledge is power and the more that one knows (about anything) the better and more intelligent he or she will be.

Sincerely,
Doug Nyholm





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1- No buy of the month and
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UTAH NUMISMATIC SOCIETY 2019 SCHEDULE OF ACTIVITIES AND EVENTS

July

Picnic

August

Speaker—TBA

September

Club Auction

October

Speaker –TBA

November

Speaker—TBA

December

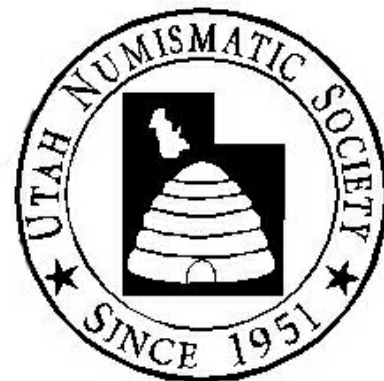
Christmas Dinner



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Hospitality Richard Blaylock & Lamar Kemp

YOUNG NUMISMATISTS

PHIL CLARK

2019 YOUTH NIGHT WAS ANOTHER REWARDING EXPERIENCE FOR PARTICIPANTS

YOUTH NIGHT 2019: If you missed the UNS annual youth night program held the evening of June 11th, 2019; you missed a great program, which was tailored specifically for you and the future of our hobby. The theme for this year was the celebration of the 110th year anniversary of the Lincoln cent. Club members and local dealers were again very generous this year and the sixteen youth and parents who participated, went home with some new knowledge, numismatic collectibles, and collecting supplies. Every youth was given a coin collector's starter set, a Lincoln Cent centennial date set folder, Buffalo nickel, a Silver war nickel, a Canadian nickel, a sleeved crisp uncirculated (CU) \$2 Federal Reserve Note (FRN), a roll of uncirculated 1959-2008 cents, the four 2009 BU Lincoln cents issued to celebrate the centennial, a 2010-19 BU Lincoln Shield Cent date set, and four prizes of their choice from a broad selection of options. To me, it again looked like Christmas in June, and it was free for youth participants due to the generosity of the club, its members, and many of our local coin dealers.

Special thanks are extended to the following for their continued generous contributions and support of our youth programs: Tom Davis, Bob Campbell and All About Coins, Ralph Muller, Phil and Carol Clark, Bill Arnold and ANACS, Glen Beckstead, Robie Cagle, Larry Kimura, Ron and Don Swain, Bruce Griggs, and Richard Blaylock. I also want to personally thank Ava and Carol Clark for their help with distributing the night's program material. Next time you see these individuals give them a sincere "Thank You" for their generosity and support. Patronizing the generous coin dealers mentioned above and telling them thanks acknowledges their support and your appreciation of that support.

NUTS SHOW: I hope you were able to attend the 32nd annual NUTS coin and token show on the June 28th and 29th weekend. There were plenty of dealers with lots of interesting material to satisfy our collecting interests even in foreign coins. What did you think about the exhibits? Any thoughts about an exhibit entry for our show in the Fall? Luckily, I was able to find some coins I needed for my collections and I was able to make a submission with ANACS under the Summer Special program.

UNS PICNIC: Remember the UNS annual picnic is July 9th, 2019 and starts earlier at 6:00 P.M. sharp and is in the same FABIAN LAKESIDE PAVILLION as last year's and there will be a youth sawdust coin hunt where you might be able to find some foreign coins to add to your collection. Hope to see you there.

Phil Clark

UNS Membership Application

Application for membership in the “Utah Numismatic Society”

P.O. Box 65054, Salt Lake City, UT 84165

Name(s) of Applicants: _____

Address: _____

E-Mail: _____

Phone Number: _____

Signature: _____

ANNUAL DUES

☐ \$30 Family

☐ \$20 Adult

☐ \$5 Junior / Under 18

Where & When we meet:

Second Tuesday of each month at 7:00 P.M.

Columbus Community Center / 2531 South 500 East, SLC, UT 84115

*By signing this application I
acknowledge that I have never
been convicted of a felony.*

The Utah Numismatic Society is now enjoying its 68th year serving collectors in Utah. We sponsor an annual coin show held in Sandy which you may have attended. Our monthly meetings are held on the second Tuesday in Salt Lake City. We have many knowledgeable as well as novice and beginning collectors in attendance every month.

Our monthly publication entitled “The Mint Master” contains interesting reading featuring articles such as the ‘Counterfeit Corner,’ ‘Book Reviews,’ ‘Young Numismatists,’ as well as many other numismatic news-worthy columns.

Our meetings include Bourse, Auctions, expert speakers as well as our annual “Youth Night” and “Summer Picnic.”

We invite you to attend one of our meetings held at the Columbus Community Center, 2350 S. 500 E., Salt Lake City.



Quiz answers

1. B Pan-Pac
2. A Washington-Carver
3. D Six
4. D Booker T. Washington (18)
5. Monroe Doctrine